

Certificate Number: 20611-PAW-DE-038685179

Bankruptcy Case Number: 24-20668



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 18, 2024, at 12:16 o'clock PM EDT, John D Ryan completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 20, 2024 By: /s/Consuelo V Gerhardt

Name: Consuelo V Gerhardt

Title: Financial Educator